Statement

District-wise Aggregate Deposit and Gross Bank Credit of All Scheduled Commercial Banks In Rural Areas of Punjab as on Last Friday of March 1996.

District	Deposit (Rs. '000)	Advance
Patiala	2387620	1457840
Sangrur	1740175	1447175
Bathinda	992708	795385
Ferozpur	1443817	1221520
Amritsar	4974993	1543729
Gurdaspur	3118967	837388
Kapurthila	2753203	577163
Mansa	553960	610473
Fatehgarh Sahib	908303	627500
Jalandhar	12714775	1563613
Ludhiana	6414455	9468969
Hoshiarpur	7001072	759292
Rupnagar	2447758	578513
Faridkot	2473597	1335975

स्टेट बैंक ऑफ इन्दौर में तुलन-पत्र तैयार करने की प्रक्रिया

1707. **श्री शिव चरण सिंह:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या सरकार को इस बात की जानकारी है कि स्टेट बैंक आफ इन्दौर के प्रबंधक ऋण-खाते की राशि में निष्क्रिय खाते की राशि को जोड़कर तुलन-पत्र तैयार करते हैं;

(ख) यदि हां, तो क्या सरकार बैंक की सही स्थिति का पता लगाने के लिये किसी निष्पक्ष एजेंसी को इसकी जांच करने के लिए अनुदेश देगी; और

(ग) यदि हां, तो कब तक और यदि नहीं तो इसके क्या कारण हैं?

वित्त मंत्रालय में राज्य मंत्री (श्री एम०पी० वीरेन्द्र कुमार): स्टेट बैंक आफ इन्दौर ने सूचित किया है कि उनका तुलनपत्र भारतीय रिजर्व बैंक (आर०बी०आई०) मार्गदर्शनों/अनुदेशों के अनुसार तैयार किया गया है। बैंकों की लेखा बहियां (शाखाओं सहित) भारतीय स्टेट बैंक द्वारा नियुक्त किए गए सांविधिक लेखा-परीक्षकों द्वारा विधिवत जांची व प्रमाणित की जाती हैं। ऋणों और अग्रिमों में बैंक की बही-खातों में बकाया सभी ऋण और अग्रिम होते हैं और इसलिए इनमें अनुपयोज्य ऋण भी शामिल होंगे। तुलन-पत्र तैयार करते समय, अनुपयोज्य आस्तियों के लिए प्रावधान कुल ऋणों और अग्रिमों में से कम कर दिया जाता है। बैंक अनुपयोज्य आस्तियों के लिए भी प्रावधान करता है और इसके लिए अलग से लेखा-जोखा रखता है।

(ख) और (ग) प्रश्न ही नहीं उठते।

Non-Lending of Money by Nationalised Banks

1708. **SHRIMATI JAYANTI PATNAIK:** Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that some nationalised banks are not able to lend money despite the fact that they are having excess fund;

(b) if so, whether this is affecting the viability of banking system;

(c) whether Government propose to

review the trend of each nationalised bank and remedy the state of affairs; and

(d) if so, the steps taken in that direction?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) to (d) Reserve Bank of India have reported that aggregate deposits of the 19 nationalised banks have shown a growth of Rs. 23,710.71 crore (10.0 per cent) during the current financial year (upto February 14, 1997) as compared with a rise of Rs. 9,515.23 crore (4.4 per cent) in the corresponding period of 1995-96. The non-food credit however increased by Rs. 3,344.93 crore (2.8 per cent) against a rise of Rs. 11,427.73 crore (11.0 per cent) last year.

The lower growth in credit has not adversely affected the viability of the banking system as banks have deployed their resources by way of incresed investments in Government Securities. During the current financial years (upto February 14, 1997) nationalised banks investments in Government and other approved securities increased by Rs. 12,664 crore as compared with an increase of Rs. 6,721 crore in the corresponding period last year.

Submission of Annual Report by Non-Banking Financial Companies to RBI

1709. SHRI K.M. KHAN: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India proposes to take stringent action against non-banking financial companies if they fail to submit a copy of Annual Report to the RBI within fifteen days of the annual general meeting of the company;

(b) if so, the details thereof;

(c) whether some objectives will be achieved with this move; and

(d) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. P. VEERENDRA KUMAR): (a) and (b) Under the Resesve Bank of India NBFC (RB) Directions 1977, Non-Banking Financial Companies (NBFCs) are required to furnish a copy of the annual report to the RBI within 15 days of the Annual General Meeting in which the accounts were adopted. In view of the indifferent compliance by the NBFCs of these requirements, RBI has recently issued a press release cautioning the NBFCs that non-compliance with statutory requirement may invite stringent action under the relevant provisions of the law.

(c) and (d) RBI has stipulated the above requirement in order to be able to examine the financial position of the NBFCs as also to ascertain whether the Directions/guidelines relating to mobilisation of deposits, maintenance of liquid assets, pattern of investment, concentration of credit, etc. are complied with and to take expeditious remedial steps wherever necessary.

Agriculturists Under Inocme Tax Net

1710. SHRI K.M. KHAN: Will the Minister of FINANCE be pleased to state:

(a) whether Government are opposed to bring agriculturists into the income tax net; and

(b) if so, the details thereof and reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. P. VEERENDRA KUMAR): (a) and (b) Agricultural income cannot be brought to tax by the Union Government on account of the prohibition contained in entry 82 of the "Union List" (i.e. List I) of the Seventh Schedule to the Constituion of India.

However, agricultural income is aggregated with income other than agricultural income for determining the average rate of tax chargeable on income other than agricultural income.